

INTEREST RATE RISK AND INVESTMENT STRATEGIES SEMINAR

Community financial institutions in 2012 are facing new realities. While earnings and other measures of performance have generally improved, loan to deposit ratios remain at historic lows and prospects for loan growth are uncertain. This means that investment portfolio performance will continue to be a prime focus for managers. Moreover, interest rate risk remains high on the list of priorities for regulators, and financial institution managers find that they need growing support for their ALCO processes.

The Baker Group's upcoming *Interest Rate Risk and Investment Strategies Seminar* will address specific strategies that can be employed for the bond portfolio in order to improve margin and mitigate unnecessary IRR. Attendees will learn practical steps they can take now in order to enhance performance and prepare for the next rate cycle. We will discuss security selection processes and liquidity management, and present tools for assessing credit risk in municipal bonds. We will also explore additional stress tests for the entire balance sheet using our Interest Rate Risk software.

AN IN-DEPTH PROGRAM

Financial institution managers will come away with sound ideas for using the bond portfolio as an effective tool in managing liquidity, cash flows, and interest rate risk. Attendees will also gain insight into the remarkable changes that the banking industry is experiencing in the current market environment. Seminar topics include:

- Current Economic Conditions and Fed Policy Outlook
- Pre-Exam Interest Rate Risk Checklist
- Characteristics of High Performance Portfolios
- How to Effectively Reduce Extension Risk in the Bond Portfolio
- Top Strategies to Prepare for the Next Rate Cycle
- Managing Cash Flows and Options Risk in the Investment Portfolio
- How to Analyze Your Municipal Bond Credits
- Managing MBS Cash Flow Volatility With the Right Loan Attributes

WHO SHOULD ATTEND

Financial institutions' CEOs, CFOs, investment officers, board members, and those who are directly or indirectly responsible for financial management functions will benefit from this seminar.

SEMINAR INFORMATION

Attendance to the *Interest Rate Risk and Investment Strategies Seminar* is limited in order to allow attendees as much one-on-one and Q&A time as needed. The level of learning for this seminar is intermediate to advanced, and basic knowledge of finance and banking is recommended. Because this seminar is presented without charge to attendees, there are no refund or cancellation policies. We do, however, welcome any constructive suggestions you might have concerning the seminar. Your comments should be directed to Skoshi Heron at 1.888.990.0010.

HOTEL RESERVATIONS

For seminars that might necessitate overnight lodging, we have provided local hotel information, including phone numbers and maps, on the individual online registration pages at www.GoBaker.com/Seminars. Seminar attendees are responsible for their own overnight accommodations.

DON'T DELAY, RETURN THIS FORM TO:

The Baker Group, Attention: Skoshi Heron, 1601 N.W. Expressway, 20th Floor, Oklahoma City, Oklahoma 73118 or Fax: **405.415.7366**.

SEMINAR REGISTRATION FORM

Only one person per form; please make a photocopy and complete accordingly for any additional reservations.

Seminar Location

Date

First Name

Last Name

Title

Financial Institution

FDIC Certificate Number

Baker Account Representative

Address

City

State

Zip

Email

Phone

Fax

First Name of +1 Spouse/Guest

Last Name

CPE Credits Needed?

 Yes No

PARTICIPATION CHECKLIST

Please mark each event you plan to attend and mark for +1 spouse/guest.

Seminar

 Yes No +1 Spouse/Guest Yes No

Dinner and Reception (if applicable)

 Yes No +1 Spouse/Guest Yes No

Golf (if applicable)

 Yes No +1 Spouse/Guest Yes No